



# Disaster Assistance for Farmers

## ***Emergency Loans***

The Farm Service Agency provides emergency loans to help cover production and physical losses in counties declared as disaster areas by the President or by the Secretary of Agriculture. These loans are made to qualifying established family farm operators. Loans for crop, livestock, and nonreal estate losses are normally repaid in 1 to 7 years, and in special circumstances, up to 20 years. Loans for physical losses to real estate and buildings are normally repaid in 30 years, and in special circumstances, up to 40 years.

## ***Noninsured Crop Disaster Assistance Program***

This program provides crop loss protection for growers of many crops when crop insurance is not available. When a disaster occurs, producers may qualify if there are five or more producers of approved crops on separate and distinct farms within the affected county or disaster area; there is at least a 35-percent loss for that crop in the disaster area; and a farmer's gross revenue does not exceed \$2 million. Outside the 50 United States, the disaster area must include 10 producers of a crop. Minimum area size requirements do not apply. The farmer's loss must also exceed half of the expected yield. Farmers must report their crop damage within 15 days of the disaster to their nearest Farm Service Agency office. In addition, farmers annually must report their acreage and production.

## ***Emergency Conservation Program***

The Emergency Conservation Program provides emergency cost-share funding for farmers and ranchers for carrying out emergency water conservation measures during periods of severe drought. These funds may also be used to rehabilitate farmland damaged by natural disasters that create new conservation problems which, if not treated, would:

- Impair or endanger the land;
- Materially affect the productive capacity of the land;
- Represent unusual damage, which is not the type likely to recur frequently in the same area; and
- Be so costly to repair that Federal assistance is or will be required to return the land to productive agricultural use.

The assistance may be used for:

- Removal of debris from farmland;
- Grading, shaping, releveling farmland;
- Restoration of livestock fences;
- Restoration of irrigation structures; and
- Providing water for livestock.

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